City of Bloomington

Housing and Neighborhood Development Department

Analysis of Impediments to Fair Housing Choice

Submitted: July, 2014

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I. Introduction/ Summary of Analysis

The Analysis of Impediments to Fair Housing Choice provides an annual summary and overview of needs and impediments to housing for minorities, women, and the disabled in the City of Bloomington. Much of the information included below, which is mainly operational, does not change from report to report. The City of Bloomington is a participating jurisdiction and funds are administered through The Department of Housing and Neighborhood Development (HAND). Through coordination with the Human Rights Commission and its staff and the Community and Family Resources Department the city also promotes the statutory requirement that the jurisdiction affirmatively further fair housing by updating requirements and disseminating information through its Fair Housing Outreach programming. At this time, the federal funds administered by HAND include: HOME, CDBG, HMAL, Housing Counseling, Rental Downpayment, and Shelter Plus Care grants. In 2013 HAND staff began to administer it HMAL program, which addresses accessibility issue, independently working through several agency partners. The analysis of impediments includes information recently compiled through the comprehensive survey of community needs completed for the 2010-2015 Consolidated Plan and is informed by the recent publication (2012)of the Service Community Assessment of Needs which is a United Way funded data collection effort.

Housing and Neighborhood Development staff compiles information for this report. The City Legal Department provides staff to the Human Rights Commission through city attorney, Barbara McKinney. This public body enforces the local law against discrimination (Municipal Code 2.21.020) and works in the community to prevent and eliminate discrimination by investigating and resolving human rights complaints. Other local commissions also review these issues peripherally including the Commission on the Status of Women, The Commission on the Status of Black Males, Council for Community Accessibility, Safe and Civil City Program, and the Commission on Hispanic and Latino Affairs. Staff for these commissions is provided by Community and Family Resources another department of City of Bloomington. All of these Commissions ensure that disadvantaged or minority populations are informed and supported. Both HAND, Community and Family Resources and Barbara McKinney provide information to educate the public about diversity and Fair Housing issues.

Comprehensive housing and economic statistics are based upon information assembled for the 2010-2015 Consolidated Plan which incorporated CHAS and Census data from 2000, as updated in 2007. The following more recent local surveys and reports, including the federal 2010 Census, were used to develop a profile of the community:
1. 2002 Growth Policy Plan- City of Bloomington Planning Department
2. Unified Development Ordinance 2007
3. SCAN- Service Community Assessment of Needs 2012
4. 2012 Continuum of Care- Region 10
5. 2000 Census Data and CHAS Data (from Comprehensive Plan)
6. 2010 Census Data
7. 2011 Occupational Wage Statistic BEDC

8. The Bloomington Economy June 2007- a report prepared for the Bloomington Economic Development Corporation and the Kelley School of Business
9. Indiana Household Survey 2003- Center for Urban Policy and the Environment
10. Bloomington Human Rights Commission 2012 Annual Report
11. Bloomington Real Estate Outlook 2007- Marcus & Millichap Indianapolis
12. STATS Indiana 2012

Barbara McKinney is the city attorney overseeing Fair Housing and staff to the Human Rights Commission submitted an annual report for this document. There were no cases filed alleging discrimination during the period under review. Barbara continued her educational efforts, attending two R 101 classes to explain the basics of fair housing. This report, which is the forth CAPER submitted after the completion of the 2010-15 Consolidated Plan, incorporates information gathered during that 2 year process. The resulting analysis produced a revised list of impediments to address. The most significant impact of housing issues is linked to the presence of a major university, and it may never be fully resolved. Research and planning for a new Consolidated Plan has already started.

II .Jurisdictional Background Data

Demographic Data

The City of Bloomington, which is also the county seat of Monroe, has long been associated with Indiana University. Among the state's cities it is the seventh largest incorporated area with a population of 80,405 (2010). Not surprisingly, a high proportion of residents are in the 18-24 year old age group and Bloomington's population is more highly educated than state or national averages with 40.1% having obtained a BA or higher (2009) SCAN. The current enrollment at Indiana University is 42,081 (Spring, 2012).

The population of Monroe County is 139,799 (Stats IN 2012) . Bloomington has a relatively small minority population and the greatest percent of minorities in Bloomington are connected with Indiana University as either students or faculty. As of 2010 approximately 87.9% on the population of the county are white, non-Hispanic.

Monroe County Population by Race 2008

Population Estimates by Race or Hispanic Origin in 2008	Number	Rank of 12 in State	Pct Dist. in County	Pct Dist. in State
American Indian or Alaska Native Alone	383	10	0.3%	0.3%
Asian Alone	5,887	5	4.5%	1.5%
Black Alone	4,369	12	3.5%	9.2%
Native Hawaiian and Other Pac. Isl. Alone	69	10	0.1%	0.1%
White Alone	116,467	10	90.1%	87.8%
Two or More Race Groups	2,068	9	1.6%	1.2%
Hispanic or Latino(can be of any race)				
Non-Hispanic or Latino	127,586	10	97.6%	94.5%
Hispanic or Latino	3152	9	2.4%	5.5%

8% of County residents do not speak English at home (SCAN). Bloomington recognized that Bloomington's Hispanic community may struggle with language and cultural barriers and this resulted in the Impediment identified in the 2005-2010 Consolidated Plan. The city responded by creating two city support positions, now filled by Melissa Britton and Daniel Soto within Community and Family Resources. On September 19th, 2007 the Bloomington City Council passed Ordinance 07-21 which established the Commission on Hispanic and Latino Affairs. The Commission works to alleviate problems Hispanics and Latinos experience in education, health, employment and public safety. The Boletín Comunitario is a Spanish language publication of the Community and Family Resources Department which provides Spanish speaking clients with information about programs, services, and current issues in order to integrate them into the larger Bloomington community. A volunteer literacy program, VITAL, has been available through the Monroe County Public Library for several years and retains Spanish speaking tutors. The local response has been comprehensive and perhaps the only remaining impediment is making sure that Hispanic residents are aware of the level of support they have. Although progress will continue to be monitored, lack of access to information is no longer considered an impediment.

Bloomington does not have specific geographic areas of minority concentration, or neighborhoods currently associated with minority settlement.   Anecdotal evidence indicates that a large percentage of the minorities in Bloomington are now attached to Indiana University as staff members or students. The Report on the Status of Minorities at Indiana University compiled in 2006 suggests that faculty and administrative positions comprise a substantial proportion of the minority presence in Bloomington. However, it is also true that minorities are over-represented in public housing units. As of Feb, 2010, the Housing Authority has forty-two (42) Black/African American tenants, one (1) American Indiana/Alaskan Native and two (2) Asian families. This would represent for African Americans, roughly 13.5% of those housed in public housing or nearly 3 times their representation in the population.

Persons with disabilities comprise another population sensitive to fair housing issues and for whom special programming must be reviewed. Non-institutionalized persons with disabilities comprise 5.8% of the population for the ages of 5-20 years old, 10.3% of the population between 21 and 64 years old and 33.8% of the population above 65. In the continuing effort of HAND and the PHA to upgrade accessibility at the Housing Authority, the PHA received funding to remodel and make completely accessible 8 living units according to the requirements of their 2003 Physical Needs Assessment. Additionally private developers have partnered with the Department to create accessible units through rental new construction programming.

Income Data

Recent figure captured by SCAN data, reflect an increase in poverty levels both among the under 18 population and in all ages. Bloomington's per capita annual income is $31,424 which is 9% below the per capita state income ($34,022). (2009 STATS IN)

Income has trended up since 2008. The poverty rate in 2008 was at 20.7% . Income relative to housing cost is an identified obstacle to fair housing and it continues to be among the city's highest priorities.

Monroe County Household Income Profile Stats Indiana

Income and Poverty	Monroe	Indiana
Cost of Living (2011)	85.6	100
Average Household size in 2010	2.2	2.5
Median Household Income in 2010	$38,348	$41,305
Median Household income 2000	$35,453	37,743
% renters	46%	
%all ages in poverty 2011	24.3%	15.3%
%Under 18 in poverty (2011)	18.1%	21.6%
% All ages in Poverty (2000)	11.1%	8.8%
%Under 18 in poverty (2000)	11.6%	121%

Housing Profile

The Department of HAND also operates a comprehensive rental inspection program through which every rental unit within the corporate limits must be registered and inspected on a three to five year rotation. As of July 2014, HAND's rental database showed that there are 22,462 registered units within the city limits. The following information taken from the 2010 Census, shows the Monroe County housing breakdown is as follows:

Total Housing Units	59,107
Owner-Occupied	28,854
Renter – Occupied	26,010

Compared with the State of Indiana statistics (2010 Census) the local per cent of population renting is 44% as compared with 27% statewide. Bloomington is a town with a disproportionate amount of rental housing.

Affordability – Rental:

In 2007 as a result of a decision made by the Federal Office of Management and Budget, the Bloomington Metropolitan Area (MSA) now includes Monroe, Greene and Owen counties and this change produced an adjustment in the Fair Market Rent lower for the first time in many years. This change was implemented in 2006 and revised slightly in 2007 in order address the desperate lack of larger units for families. See Impediment #3 -- Newly established Fair Market Rent structure and lack of affordable rentals. This year the FMR were returned to 2007 levels (see update in Actions to Address Impediments)

As of the 2010 Census, Housing data shows that there are far more households living in rental properties than in owner occupied within Bloomington Township (an urbanized

area). However in analyzing Monroe County as a whole the percentage is far lower. This suggests that available units are centered in Bloomington and this is where rents are excessively high because of the market that is being courted. The data is taken in diverse time frames and the Bloomington market is changing rapidly. It is perhaps more accurate to talk about trends than to attempt to make numbers match over a ten year period. According to the 2000 Census, the gross rents are as follows:

Gross Rents (2000)

Less than $200	572	3.4%
$200 - $299	627	3.7%
$300 - $499	5,023	29.5%
$500 - $749	6,790	39.8%
$750 - $999	2,347	13.8%
$1,000 - $1,499	1,054	6.2%
$1,500 or more	277	1.6%
No cash rent	352	2.1%

However, the Gross Rent as a Percent of Household Income in 2007 show that 50.62% of households spend more than 35.0% or more of their gross income on rent.

A factor impacting affordability is also proposed new construction and the market to which those units are targeted. Developers continue to build to the needs of a relatively affluent student oriented market that expects amenities (parking, cable. pools and volley ball courts) Bloomington has a 96% occupancy rate and commands high rents. A study in the Fall of 2011 the average downtown rents in Bloomington as follows. 913 units were surveyed.:

Efficiency	$804
One bedroom	$859
Two bedroom	$1,400
Three bedroom	$2,187

It is important to note that there are several significant projects under construction right now and most are in the downtown area. Almost all (with the exception of subsidized units in Patterson Pointe) are student oriented.

A part of the same recent study of over 13,000 city rentals (not just downtown) produced the following results.

Efficiency	$520
One bedroom	$660
Two bedroom	$822
Three bedroom	$1,123

Of these 13,192 units, 96.52% were occupied.

In FFY 2013, Seven complexes with over 20 rental units were approved. All are market rate except for the 4 HAND subsidized units in Patterson Pointe and the Crawford Apartments, a permanent supportive housing project for the chronically homeless opened in September of 2013

The increase in the MSA area, incorporates statistics that reflect an entirely different market and could create an additional financial hardship on low-income families who want to live in Bloomington to be near their work and children's schools. Landlords will likely favor market rates which are above what subsidy programs can offer, causing a further reduction in the number of units available to the low-income families. Vacancy rate currently at 96% and is cited as one of the best rental occupancy for multifamily construction

Affordability -- Owner-Occupied:

The Bloomington owner-occupied market is also affected by the Indiana University student population. Affordable houses in the core neighborhoods are prime rental property and often purchased by investors at prices that low to moderate income individuals and families cannot afford. The benchmark housing statistic provided by the 2000 Census is the median value for an owner-occupied home. In Bloomington that figure is $126,000, which would require a household income of $41,580 with the assumptions stated in the chart below.

Value for Owner-Occupied Housing Units 2000

Less than $30,000	41	0.5%
$30,000 - $34,999	40	0.5%
$35,000 - $39,999	0	0%
$40,000 - $49,999	107	1.3%
$50,000 - $59,999	179	2.3%
$60,000 - $69,999	287	3.6%
$70,000 - $79,999	426	5.4%
$80,000 - $89,999	635	8.0%
$90,000 - $99,999	744	9.4%
$100,000 - $124,999	1,455	18.3%
$125,000 - $149,999	1,484	18.7%
$150,000 - $174,999	723	9.1%
$175,000 or more	1831	23.0%

Snapshot data collected from www.homefinder.org in July of 2014, indicates that there are 178 residential units for sale below $105,000. Of those 106 are condominiums or townhomes renting primarily to students. This leaves about 72 single detached homes available for sale in affordable ranges very comparable to the offering last year. Many of these units are small older homes, some are beyond the city limits and ineligible for city programs.

Newly updated SCAN data (2012) indicates that the City of Bloomington median income is $27,410 and the median price of a home is $160,900. At the median income an affordable home would be roughly valued at $130,000 based upon current interest rates (2014). These number reflect that available housing stock is not generally affordable to the median income population.

In addition to finding/acquiring appropriate available housing stock, other barriers to homeownership include understanding the home buying process, credit quality, employment stability, and funds for down payment and closing costs.

Housing	Number	Rank of 16	Pct Dist. in Region	Pct Dist. in State
Total Housing Units in 2008 (estimate)	83,710	7	100.0%	100.0%
Total Housing Units in 2000 (includes vacant units)	75,752	7	100.0%	100.0%
Owner Occupied (Pct. distribution based on all housing units)	42,777	9	56.5%	65.9%
Renter Occupied (Pct. distribution based on all housing units)	25,775	7	34.0%	26.3%

According to this more recent assessment of owner occupied housing, the percentage of homeowners in the Bloomington metro area is almost 10% less than the statewide figure. A cursory review of the inventory of freestanding houses for sale in core neighborhoods shows that most in this bracket require major rehabilitation. Over half of the inventory consists of attached townhomes. About 80 % of the free standing dwellings were built before 1950.

A majority (61.9%) of the housing stock within the city limits was built in an era with potential for lead based paint hazards (pre-1978).   Over 2500 structures in the core neighborhoods have been identified as eligible for the National Register and require specialized interim controls and remediation.

Year Constructed	# of Houses	Percent of Total
1999 – March, 2000	434	1.6%
1995 – 1998	2,907	11.0%
1990 – 1994	2,500	9.5%
1980 – 1989	4,219	16.0%
1970 – 1979	5,373	20.3%
1960 – 1969	4,420	16.8%
1940 – 1959	3,915	14.8%
1939 & earlier	2,649	10.0%

Public Housing 2013

There are 310 total units of conventional public housing available at three sites in Bloomington: Walnut Woods, Reverend Butler and Crestmont complexes. Construction may reduced the number of occupied units slightly, although work funded in this year will be mostly exterior remodel. Some of these units, housed in the Reverend Butler complex, are earmarked for the elderly and disabled. Bloomington's first public housing

was constructed in the upper northwest quadrant of the city in the late 1960s. Another location in a south central neighborhood was built in 1980s. The Housing Authority concentrates on the provision of housing to very low and extremely low income citizens.

All three public housing complexes continue to undergo major renovation after securing funds from several sources, guided by a 2005 planning document that outlines physical improvements. The BHA has installed over $850,000 in energy upgrades to all three public housing communities. In 2012 the Bloomington Housing Authority used additional Recovery Act funds to continue their exterior upgrades, towards the goal of improving the image of the authority with the public and its tenants. Some of this work is ongoing. Their Section 8 funding was $7,373,306. The HCV Family Self Sufficiency Grant was $91,000, covering two coordinators. A ROSS Grant of $59,000 covered public housing self sufficiency activities. The Public Housing Subsidy was $1,341,497 including proration. Capital Funds used were $101,153.

The Housing Authority received $50,000 in CDBG funds from the city in 2013, involving interior and exterior upgrades.

Small & Simple Grant. This is a city budget funded program that the housing authority residents have accessed through application for neighborhood enhancement projects.

Small and Simple Grants (city budget) 2013 for BHA

Crestmont	Welcome Buckets	$1000.00

Summary of Public Housing Units

Complex	Bedroom type	Number of units	Square footage
Crestmont (1967)	0	4	390
	1	50	486
	2 flat	2	729
	2	60	421
	3	66	502
	4	10	634
	5	4	734
Reverend. Butler (1972)	1	32	557
	2	10	713
	3	14	991
Walnut Woods (1982)	1	26	570
	2 flat	4	500+
	2	14	710
	3	16	733

There is a potential maximum of 1284 Section 8 vouchers and 12 Single Room Occupancy vouchers with an additional 60 vouchers for veterans through the VASH program. A total of 60 Project Based Vouchers support units in five rental housing projects. The following reflects the kinds of units occupied with vouchers in July 2014.

Efficiency	27
1 bedroom	432
2 bedrooms	445
3 bedrooms	347
4 bedrooms	56
5 bedrooms	17
TOTAL	1324

There are 1109 extremely low income families using vouchers and 202 very low income families. Only about 12 can be categorized as simply low income. The Housing Authority and the voucher system is a critical part of the housing puzzle for our neediest populations. About 51% of the families using Section 8 are also disabled.

The demographic information is current.

Section 8

Waiting List Profile

There are 297 families on the waiting list for Section 8 vouchers as of July 2014. The waitlist was opened in October 2013 and closed early December 2013. During that time, a total of 515 eligible households applied and were placed on the waitlist.

Extremely Low	<30% AMI	86.2%
Very Low	30-50% AMI	12.1%
Families with Children		56.6% (168)
Elderly Families		1% (3)
Families with Disabilities		3.7% (11)
Caucasian		55.2% (164)
Black		23.9% (71)
Asian		1% (3)

In addition to these units, Stonebelt Center administers group homes for people with disabilities and other social services agencies provide services and shelter to populations with special needs. There are 60 VASH vouchers within the region.

The Bloomington Housing Authority continues to receive a High Performer Status rating from HUD. The BHA remains committed to a substantial renovation of the Crestmont Housing and the improvement of infrastructure throughout its housing units

HAND and BHA have a strong partnership that has been built through HAND representatives being diligent in attending all BHA board meetings enabling HAND to listen to and offer advice and suggestions to BHA on ways to partner to better serve the low income community. This partnership will continue forward through HAND continuing to attend BHA board meetings. Additionally, HAND's Neighborhood Services program manager works directly with the Crestmont Resident Council to help empower them as an association by educating in the areas of operation, organization, and planning. The Resident Council has received training in neighborhood grant writing, organization of events, outreach to stakeholders, and communication with the larger community. HAND is a major supporter of family oriented activities and programs that take place at BHA through our Neighborhood Services Programs (General Fund).

Under the Housing Choice Voucher (Section 8) family self sufficiency program BHA tenants are referred to the HAND R101-Renting in Bloomington and Homebuyer's Club classes, where, after completion of the course, they can become eligible for rental deposit and down payment closing cost assistance. HAND's TBRA funds, established in 1992, are earmarked to assist people on the BHA waiting list for Section 8 housing. HAND assisted eight households in the 2013-14 program year.

PHA policy was recently reinstated that allows chronically homeless individuals to be provided with a voucher after being on the wait list for 60 days. Preliminary findings for the new plan to end homelessness do target public housing programs as a tool to reduce homelessness.

Employment Data

The unemployment rate for Monroe County (July 2013) is 6.9% as compared with 8.4% for Indiana generally. . The largest employer in Bloomington is Indiana University. Fully 24% of jobs in the area are now associated with the university or the city. The Univeristy's higher end administrative and professional positions pay very well in comparison to city salaries as a whole. The secretarial and maintenance jobs pay very low wages. Bloomington has changed its character over the years, from an industrial working class foundation to a service related economy with aspirations to high tech and acknowledging the success of the bio technology fields.

The last ten years have witnessed the permanent loss of many Fortune 500 manufacturers, including Westinghouse, RCA/ Thomson, Otis Elevator and General Electric. These companies provided broad based living wage jobs that once insured the health of the local economy. This has been partially offset by employment increases enjoyed in the health services, wholesale trade and professional, scientific and technical services sectors. Bloomington anticipates growth in the bio-medical fields supported by the strength of medical device giant Cook Enterprises, Baxter Pharmaceutics and nearby Boston Scientific. These jobs do not provide the same compensation for the average worker, but there is rapid growth.

The city's economic development and sustainability office has purchased and master planned a 12 acre tract downtown. It has cleared two large industrial buildings built in the 60s and 70s. It will hopefully augment the 33+ per cent growth seen in the Health Care and Social Service and Scientific and Technical Service sectors. The future development of this valuable tract can only be protected from apartment development by the city's interest and control.

Cigital, an IT facility has relocated on the downtown square with professional level positions. It arrived in Bloomington in 2012. There are now 41 digital companies in the area. Author Solutions, a self publishing company is now at the cutting edge of the field and has its headquarters in Bloomington.

Monroe County average wage per job remains well below the national and state averages. Almost 20% of local jobs are concentrated in retail, hospitality and arts and entertainment industry. These are jobs that represent the lowest earnings sector.

Employment and Earnings by Industry in 2007 (NAICS)	Employment	Pct Dist. in Region	Earnings ($000)	Pct Dist. In Region	Avg. Earnings Per Job
Total by place of work	104,402	100.0%	$3,585,649	100.0%	$34,345
Wage and Salary	85,982	82.4%	$2,614,936	72.9%	$30,413
Farm Proprietors	1,956	1.9%	$16,827	0.5%	$8,603
Nonfarm Proprietors	16,464	15.8%	$267,579	7.5%	$16,252
Farm	2,158	2.1%	$23,907	0.7%	$11,078
Nonfarm	102,244	97.9%	$3,561,742	99.3%	$34,836
Private	77,698	74.4%	$2,531,117	70.6%	$32,576
Accommodation, Food Serv.	7,689*	7.4%*	$112,793*	3.1%*	$14,669*
Arts, Ent., Recreation	1,500*	1.4%*	$11,617*	0.3%*	$7,745*
Construction	5,702	5.5%	$197,273	5.5%	$34,597
Health Care, Social Serv.	8,885*	8.5%*	$394,979*	11.0%*	$44,455*
Information	77*	0.1%*	$2,411*	0.1%*	$31,312*
Manufacturing	9,930	9.5%	$524,879	14.6%	$52,858
Professional, Tech. Serv.	4,783	4.6%	$195,019	5.4%	$40,773
Retail Trade	10,987	10.5%	$226,098	6.3%	$20,579
Trans., Warehousing	1,799	1.7%	$60,160	1.7%	$33,441
Wholesale Trade	2,070*	2.0%*	$104,598*	2.9%*	$50,530*
Other Private (not above)	18,566*	17.8%*	$477,326*	13.3%*	$25,710*
Government	24,546	23.5%	$1,030,625	28.7%	$41,987

* Stats Indiana – www.stats.indiana.edu

Transportation:

The City of Bloomington, and Monroe County as a whole, is served by Bloomington Transit, BT Access, Indiana University Campus Bus System, and Rural Transit.

Bloomington Transit is the largest of the local transportation providers. Bloomington Transit has 38 buses and BT Access has 8 vans. Eight of the 38 buses in the BT fleet are hybrid electric vehicles.

$1.00 – Regular Fare
Exact fare required, drivers do not carry change.
$0.50 – Reduced Fare
Reduced Fares are offered to senior citizens, students enrolled in grades K-12, and persons with disabilities receiving assistance from the Social Security Administration, Medicare, or who submit a completed BT Reduced Fare application verified by a doctor or approved agency. Payment by special fare requires presentation of a valid BT-issued picture, student ID card, or Medicare card to the bus driver.

The current terminal is located at 4th and Washington near the downtown square (a destination for employment and shopping. Passengers waiting for transfers at the terminal can be comfortable and dry inside the heated terminal building. A new and much larger transportation terminal is nearing completion 3rd and S. Walnut Street, only a block from the current site. This keeps public transit close to the hub of downtown social services coordination currently located at the recently expanded Shalom Center on South Walnut. The new facility will feature a number of amenities that will make using public transportation safer, more secure, and more comfortable, including:

- Larger climate-controlled indoor waiting area complete with restrooms, wi-fi, real-time bus arrival information, large screen monitors showing real-time map locations of all buses, and pass/ticket sales area.
- Canopied outdoor waiting areas with digital LED displays at each bus berth with predicted arrival times for each bus, large screen monitors in kiosks with real-time map locations of all buses, and saw-tooth loading berths for buses.
- Artistically designed benches, bike racks, and a wall sculpture by local artists.
- Bike lockers, surveillance cameras, trash receptacles, planters, landscaping, fencing, and detectable warning pavers.

The facility will enhance downtown Bloomington with its limestone facade, art installations, and large glass windows. In an effort to maintain our commitment to the environment, the project will pursue a LEED Silver certification for the new facility featuring the following sustainability elements:

- Redevelopment of an urban brownfield site
- Use of pervious paving materials to reduce stormwater runoff
- Diversion of more than 50% of the construction waste from landfills
- Use of roofing and paving materials that will minimize heat island effect
- Use of energy efficient light fixtures to reduce nighttime light pollution
- Use of native vegetation to minimize water use for irrigation
- Use of high efficiency plumbing fixtures to minimize water usage
- Use of heating and cooling systems which do not use harmful ozone depleting CFC refrigerants that contribute to global warming
- Use of building materials that contain recycled content
- Use of limestone from the region
- Selection of wood products from certified forests
- Implementation of recycling on-site for collection and storage of paper, cardboard, glass, plastic, and metal
- Use of low and no-VOC materials in building finishes
- Provision of bike racks and bike lockers

- Use of high efficiency lighting and electrical products
- Use of similar brick color, texture and medallions in south landscaping walls to match the adjacent historic Coca Cola Building.

The building will also include a large multipurpose room intended for employee training, meetings, and Way To Go travel training for passengers new to the bus system. The second floor will house City and County 911/police dispatch offices with uniformed police personnel who access the 911 dispatch center passing through the transit passenger waiting area providing a visible police presence.

All Bloomington Transit buses are equipped with wheelchair lifts or ramps, wheelchair securements, and kneeling features to lower the first step to facilitate boarding. In addition to being handicapped accessible, each bus is fitted with a bike rack for riders use. There is no extra fee for using the bike rack. Approximately 3.39 million riders rode the fixed route system in 2011, an all-time record.

A division of Bloomington Transit is BT Access. This program provides curb-to-curb (within the city limits) service for persons with disabilities who have been certified as ADA paratransit eligible. Eligibility is determined by Bloomington Transit based on the ability of the person to use regular fixed route service. There are approximately 400-500 persons certified to use BT Access.

The Indiana University Campus Bus System is open to the general public and provides transits service primarily on the IU campus. Through an agreement between IU and Bloomington Transit, IU students as well as IU faculty and staff can ride any Bloomington Transit fixed route bus with a valid student ID card or a faculty/staff ID card which is available at no charge through IU Card Services. This relationship is expected to become even closer with talks of a merger between city transit and IU in 2014 (which has not occurred).

Rural Transit is a service provide by the Area 10 Agency on Aging. Their offices are located outside of Bloomington to the northwest of the city. Rural Transit provides services to Monroe, Owen and Lawrence counties. Rural Transit offers a variety of services, including an Express Service which provides opportunities to travel between Spencer, Ellettsville and Bloomington. As Bloomington is a major employment center for the area, this allows individuals living outside of the city limits to use public transportation to reach their destination. Travel within one county remains $0.75/ride and within two counties is $1.50/ride. Monthly passes are available. In 2007, there were 157,000 one-way trips. All but two of the 21 Rural Transit buses are now wheelchair accessible and obtaining an accessible bus can be insured by calling the Rural Transit dispatcher in advance Rural Transit is also a Medicaid Transportation provider which means that if an individual is Medicaid eligible, Rural Transit can bill Medicaid for that particular ride. Transfers to and from Bloomington Transit and the Indiana University Campus Bus Service are free.

A partnership between Bloomington Transit, their division BT Access, and Rural Transit has been created to teach individuals how to use the bus system. This program, entitled

'Way To Go' is flexible enough to teach several different populations to effectively use the system. Volunteers from Retired Senior Volunteer Program (RSVP) staff the program and can provide a bus buddy to accompany first-time riders.

Several critical services for challenged populations are located at the periphery of town, most importantly Ivy Tech and the License Branch. Bloomington Transit provides fixed route and BT Access service to the BMV license branch located on Liberty Drive as well as to the Ivy Tech facilities also on Liberty Drive. Rural Transit provides hourly service from the Bloomington Transit 4th and Washington downtown terminal between the hours of 8 a.m. to 7 p.m. on weekdays. Rural Transit also provides service every 2 hours from the main Ivy Tech campus to their Liberty Drive facilities between the hours of 8:30 a.m. to 6:30 p.m. on weekdays.

This year the Ivy Tech campus is served hourly by Rural Transit with free connections between BT service and Rural Transit service at the 4th and Washington downtown terminal. Ivy Tech can be reached by making a transfer from the BT at 4th and Washington to Rural Transit which links the main Ivy Tech campus. With regard to the BMV license branch, it is within easy walking distance from BT's Route 3 West.   It's 0.18 miles walking distance total to the BMV front door from the bus stop. There are sidewalks on the east side of Liberty Drive.

Bloomington is exceptional in the comprehensive service it provides, including buses, both municipal and university owned, bicycle paths and amenities, Rural Transit, BT Access, buses for children using Parks Department programming, and Girls and Boys Club vans. Bloomington provides special services to youth, the elderly, and the disabled. Bloomington even provides assistance with understanding current routes and a program called bus buddies to accompany those who are uncertain about the use of public transportation in general.

Some deficiencies still remain to be addressed. The area north of the by-pass on North Walnut Street contains many subsidized housing units in converted motels. These areas are not served at this time. The farthest point north for bus traffic on Walnut ends at the ByPass, so users must walk several blocks to public transit along streets with no sidewalks. This is a congested area with fairly high speed traffic

Education

Bloomington's school system, Monroe County Community Schools, prides itself on its diverse student body and the quality of its high schools, both of which score above average on National Tests and provide advanced preparatory curriculum for those (88%) of whom are college bound. Because of opportunities offered by the University, Bloomington attracts children of many cultures, religions and races. There are 10,000 students in the system, attending fourteen grade schools, three middle schools, an alternative high school, two comprehensive high schools, a new charter school, a "new tech" high school and an area career center. The BUEA (Bloomington Urban Enterprise

Association works closely with MCCSC, setting aside $25,000 for the school programming through competitive grants in 2013. The BUEA awarded $18,365.00 to the Fairview Literacy Intervention program. This school, located in the zone, has struggled with failing scores for several years. Another $6,635.00 was awarded to Templeton, Summit and Fairview for the continuation of the "Reading is Fundamental" program. Bloomington has several alternatives to traditional public school: The Bloomington Graduation School is the replacement for the Aurora alternative venue for challenged public high school students. These students now take a separate curriculum within the BHSS building. The New Tech High School has successfully developed a project-based learning program with traditional skills and grades students on problem-solving and critical thinking abilities.

"The Project School," a charter grade school, opened in Fall 2009 at a building downtown that was previously occupied by the Older American Center. The school's stated goals are to provide "cutting edge alternative public school options" for underserved demographics. This venue for grade school age children will have a capacity of 188 students and currently has a waiting list of 100 students. There is continued concern in the community that the Project School will be funded through MCCSC tax dollars but have its own unelected government body.

In the process of creating and sustaining "neighborhood" schools, particularly at the elementary school level, low income children have become over represented in a couple of elementary schools. Fairview Elementary School has reopened in a new building, but 95-98% of its students still qualify for either free or reduced cost lunch (in contrast to 25% corporation- wide). The goal is to serve 450 students at that location, an upgrade from the current enrollment of 253. Additionally the new programming will be arts focused, providing music education that is unavailable elsewhere in the system. It is hoped that the magnet will attract students from outside the district, improving the mix of incomes and backgrounds.

Under a rule waiver for NCLB there will be no transportation provided to students who have switched schools because of failing scores. Although this saves over $100,000 for the system it restricts choice. There are three local grade schools that were identified as Having failing status and from which there were 14 transfers.

MCCSC continues to work on the problem of transience within its system. Much of this is caused by the demographics of poverty in its district. While transience in itself may not be an impediment to fair housing, it is an effect of housing problems. Students are moved from school to school as their parent(s) move from one living situation to another. Studies have shown that his disruption has a direct effect on students' performance. MCCSC has instituted a policy called "One Kid, One School," through the social work department that insures that a student will not be displaced from his or her school because of housing problems. Recent addition of McKinney Vento funds to this effort have locally assisted the effort to identify homeless school children and stabilize their school experience. Becky Rose, representing the MCCSC on the Steering Committee for the

Homeless Charrette was able to a perspective on the school administration's efforts to identify and assist children struggling with stable housing.

Indiana Legal Services has started a program to help families find ways to stabilize a child's schooling. ILS has an arrangement with Fairview Elementary which makes it easier for parents to access legal assistance when they have problems that will cause the parents to move out of the Fairview district. The parents can go to the school social worker and she will contact ILS for direct assistance. The program educates parents about the benefits of keeping their children in the same school for an entire school year and how to use the legal system to help them maintain a stable situation.

The legislature approved Ivy Tech's $24 Million expansion plans, first submitted in 2007. Ivy Tech has been leasing space for several years for its local programming. The Bloomington campus has expanded from 2600 students in 2002 to 7000 today. This funding will allow another 85,000 square feet including classrooms, laboratories, an auditorium and wellness space. It is anticipated that the new building will be open for use in Spring 2016. Ivy Tech now provides easy entry into the Indiana University baccalaureate degree curriculum, after two years. This partnership reduces cost and provides academic transition to those who might otherwise not attend a 4 year college.

Impediments Found

Coordinating accessibility policy through layered regulations

Currently there are several "portals" through which the public gains information regarding accessibility. This follows the existing method of obtaining a general building permit. The application for a permit enters at the County Government level, then is sent to city planning and then to HAND. Generally the Monroe County Building Department is responsible for external modifications, the city planning department will check the requirement for ADA parking spaces on commercial permits and for HUD related projects HAND is involved.   Barbara McKinney intercedes if there are questions or conflicts. If a building permit requires a change of use or is a commercial building project, it may require a plan to make the building accessible. These plans are coordinated in several locations: Monroe County Building Department, the City's Housing and Neighborhood Development, the Planning Department, Legal and Engineering Departments. The City has several "experts" including Barbara McKinney attorney to the Human Right Commission. Frequently however, conflicting information is passed on to building owners and the most effective solution, is overlooked or over-ridden by other staff. There is a perceived difficulty with providing accessibility because of the number of people advising building owners and the lack of regularity in their referrals. Several needed modifications haven't yet been realized because of the confusion. This is not the case in HUD funded projects which are coordinated only through a single department. The HAND Department completed 6 HMAL projects, a longstanding program which creates accessible retrofits for local housing.

Action (s) to Address Impediments

During 2013, staff worked on a self-assessment of city programs and services for an update to its ADA Transition Plan. Sidewalks, curb-ramps, city-owned buildings, and city-owned parking lots were surveyed for accessibility barriers. Public input on the draft ADA plan was received during the month of February 2014. The plan is scheduled for approval by the City Council in the coming months. The city's ADA transition plan drafted with the assistance of Barbara McKinney, the city's ADA attorney, includes an assessment of accessibility barriers in public buildings and right of ways and prioritizes removal based on the degree of accessibility and proximity to government services and commercial areas. It also includes a schedule for compliance.   This project is a requirement of the ADA for all public agencies with more than 50 employees.

The Planning Department recently merged with the Engineering Department to produce the Planning and Transportation Department. In this manner most of the accessibility issues relating to streets, parking areas, and entries have been consolidated in one city departmental location. From time to time, the staff for Planning requests input from Barbara McKinney, who provides ongoing support for these decisions. The County Building Department regulates interior accessibility issues. The issues which require further discussion are now mostly those that accrue to entrance design.

Timeline
The timeline for these actions will be completed by 2015.

Fair Market Rent structure and lack of affordable rentals.

As a result of a decision made by the Federal Office of Management and Budget, the Bloomington Metropolitan Area (MSA) now includes Monroe, Greene and Owen counties. These statistics tend to dilute the true expense of living within the city limits of Bloomington. Between 2007 and 2008 FMR rents dropped dramatically and created a disincentive to develop affordable units in the city of Bloomington.

Fair Market Rent 2013

Efficiency	One-bedroom	Two-bedroom	Three Bedroom	Four-bedroom
$548	$598	$747	$1042	$1323

Rents within the city of Bloomington still reflect the disadvantage of University market pressures and the lower median family income.   The Bloomington HUD FMR area is defined differently from the Bloomington, IN HUD Metro FMR Area. The former has a 2000 Median Family Income *($51,055)* and the latter city jurisdiction Bloomington, IN MSA is *($46,960).* Bloomington, even with all of the new construction geared towards students, has a vacancy rate of 96%. Acknowledging that over the last decade

Bloomington has added 40 apartment projects with over 2500 bedrooms, rents downtown show the increasing pressure of IU's expanding student body. Here is a survey of 913 downtown units in 2012.

Market Rates 2012

Efficiency	One-bedroom	Two-bedroom	Three-bedroom	Four-Bedroom
$804	$859	$1,400	$2,187	$2,524

The new Fair Market Rents do not acknowledge the additional hardship on low-income families who want to live within the city of Bloomington. Multi-bedroom units are the most expensive, competing directly with students who may share total rents four or five ways. Landlords may choose to rent at market rates which are substantially above what subsidy programs can offer, causing a further reduction in the number of units available to low-income families. The Bloomington area FMR does not compare favorably with a market like Fort Wayne where wages are generally higher and rents much lower. Agencies who survey their families, like Monroe County United Ministries, claim that 66% of their clients spend from 34%- over 50% of their income on housing.

Per cent of Household having difficulty having enough money to pay rent or mortgage. from SCAN 2012

Household income	Major Problem		Minor Problem	
Less than $15,001	29%	38%	14%	36%
$15,001-$25,000	9%	20%	39%	40%
$25,001-$25,000	4%	8%	29%	35%
$35,001-$50,000	0%	11%	21%	18%
$50,001-$75,000	4%	11%	15%	23%
More than $75,000	3%	0%	3%	1%
All Households	6%	13%	21%	21%

In 2009, 53.4% of Monroe County households were owner occupied. This is significantly les than the U.S. average of 65.9% (SCAN 2012)

Indiana University built no new dormitories for over 30 years. Existing dormitories were remodeled in the interim, but they frequently lost units as rooms were made more accommodating to modern tastes for space and suite formats. For example, a recently completed new dormitory on 10th Street will exactly replace the number of units that were demolished to build it. A recently completed dormitory for music students has actually added units to IU's inventory for the first time since th3e 1960s. Of the 42,464 students attending IU Bloomington, only 10,900 are housed in university owned facilities, including dormitories, rentals housing and apartments. The lack of on-campus housing results in extreme pressure in the market, particularly in areas near campus, but increasingly in areas previously considered at sufficient remove from campus to be secure for residential neighborhoods.

In 2013, 495 new rental apartment units were under construction within the city limits. Most of these were intended to be marketed for student use. (60 of the units at Patterson Pointe are intended for seniors.) A few others, like Summerhouse Inn may be too far out to be attractive to students, although there is a student community within 500 feet of it.

			Units	Bdrms
John Haluska	117 E. 6th Street		3	12
10 North	SE 10th and College		50	77
Trinitas - Patterson Park	East side of Patterson		95	351
Trinitas - Patterson Pointe	West side of Patterson		109	284
Summerhouse Inn	E. 3rd Street		152	152
Fox Building	422 S. Washington		24	27
531 N. College	531 N. College		31	31
The Crest	701 N. College		31	37
		Total	495	971

There are currently 22,462 (2014) registered rental units within the city jurisdiction. HAND as a department retains information on and inspects all privately owned rentals, so it is an excellent source of accurate information. Newer apartment complexes in the core of Bloomington cater to the student populations with a high bedroom count. It is feared that the new Fair Market Rents may discourage landlords from participation in either the TBRA or Section 8 programs. Surveys of housing providers performed during the 2010 Consolidated Plan indicate that it is difficult to convince landlords to take new Section 8 clients.

Actions to Address Impediments

The department collaborates with other departments to implement policy that will advance the cause of fair housing and housing parity Bloomington is constantly aware of the difficulty of providing affordable housing to its population because of the presence of the University. This is a local issue which cannot be resolved unilaterally.

'Imagine Bloomington' is the vision statement for the Planning Department's New Growth Policy Plan which will go before Common Council for approval in 2015. As seen below (Goal 4) affordable rental housing is a critical area to explore in the future. Recently Bloomington was identified as the best investment climate for multi-family development in the state of Indiana. The occupancy rate in rental apartments is 97%. It is anticipated that the new zoning ordinance which will be based upon the Growth Policy Plan will specifically address affordable housing scarcity with a mixture of regulatory changes and incentives.

The following is adopted in the Vision Statement of the GPP:
Goal 4: *Adopt a strategic community affordable housing plan for families/individuals earning less than 120% of annual household median income.*
Goal 4 Discussion:
• Diverse housing – planning and incentives needed (tax credits and financial).

The current approach to encourage the development and sustainability of affordable housing in Bloomington is documented in (Section 20.05.010 AH-01 Affordable Housing Standards) the UDO. A sample of this approach follows:

The UDO instigated automatic waivers of some development standards for affordable housing, allowing reduced development costs. Those waivers are listed below:

Required on site parking is automatically reduced to a maximum of one space per dwelling unit when offsite parking is available
Minimum lot area requirements may be reduced by 40%
Minimum lot width may be reduced by 20%
Side building setbacks may be reduced to 5 feet regardless of the number of stories
Rear setbacks may be reduced to 15 feet

Another strategy is an interdepartmental policy of waiving fees when they are associated with affordable housing construction:

Fees for the BZA and Plan Commission may be waived by the Planning Director.
Right-of-way excavation permits may be waived by the Public Works Director.
Sewer hook-on fees may be waived by the Utilities Service Board.

Within the UDO the City has stated a policy of supporting affordable housing by bearing the cost of sidewalks and street trees where deemed appropriate by the directors of Planning and Public Works. HAND has supported sidewalk construction on all BRI and Habitat projects in the last year. Otherwise right-of-way improvements are borne by the developer when developed privately. The department supported the construction of sidewalks in the 6 Habitat projects on Milton and Madison. They supported acquisition money for the infill lots.

Additionally, HAND supports improvements to public infrastructure in target areas, many of which have no curbs or sidewalks or require utility upgrades.

Affordable housing projects participating in a program administered by the local, state or federal government must comply with the income eligibility requirements for the required time period for that program. The new zoning ordinance ensures parity of location, design, quality and proximity to amenities within any market rate development.

A letter supporting the development of more affordable housing for challenged populations has been sent to the steering committee. The letter is signed by 6 City

Commissions requests consideration of equitable and accessible housing that is multigenerational, integrated and diverse in services

The funding of social agency solutions to rental affordability was tailored to address the issues of housing parity. Shalom Center applied for and received a modest amount of ESP (HPRP) funding for 2013. The Regional Plan to End Homelessness will address prevention coordination efforts within the 6 county area. The Shalom Center administered an HPRP Grant in 2013. As of May they had assisted 17 households.

The Crawford apartments also were placed in service this year allowing placement of 60 individuals in 45 units for chronically homeless individuals and families. This was the first permanent supportive housing of its kind in Region 10. The project is guided by LifeDesigns and the Shalom Center. The city contributed $285,000 in HOME funds to this 5 1/2 million dollar project. The units are subsidized by Shelter Plus Care funds and Section 8 vouchers. LifeDesigns, successful developers of Crawford Apartments is now looking into expanding its role as a housing development entity, perhaps by becoming a CHDO.

The HAND Department continues to dialogue with and attend events sponsored by the Apartment Owners Association to support retention of existing subsidized units. HAND partnered with the Housing Authority to provide one sponsored unit in 2013

Talks are ongoing about the possibility of other inclusionary zoning initiatives.

Timeline
Regional Plan to End Homelessness 2014 (completion)
Growth Policy Plan completion 2015
The timeline for these actions is ongoing. Developers are currently being invited to participate in an affordable housing efforts in a voluntary way. Within two years, a new comprehensive plan and potential new legislation is anticipated.

Conflicts in funding for emergency providers. Knowledge and coordination of how to access to the system.

In 2012 the South Central Housing Network assembled funding and support to create a local Plan to End Homelessness, something they had discussed for many years .As a part of the still-in-draft Plan, now named "Heading Home," a major goal is to adopt the state's coordinated access system. The Plan was deemed necessary to address changes required by the Hearth Act that would involve comprehensive coordination among service providers. Coordinated access is to be spearheaded through a state initiative. The Hearth Act has focused funding on homelessness prevention, so greater collaboration among agencies is emphasized.

At the present time many services are consolidating on the near south side of town. Shalom and Community Kitchen (emergency food provision) have moved to larger or improved facilities in that area. Shelters and food services are vastly more accessible with this change.   HPRP created a comprehensive inventory of services across the Region 10 Area. Its legacy is a stronger network of contacts and a history of cooperation among agencies that did not exist before the program began. The Housing Network is actively advocating for continuation of this program and has received funding in 2013 and applied for funding next year. The implementation of the HPRP program through Centerstone necessitated a fair amount of research to determine all of the agencies who currently provide emergency rent and utility funds. A subcommittee of the Housing Network attempted to survey all the agencies within the six county area for the availability of emergency housing funds. This provided an overview of how emergency housing funds are distributed and the difficulties involved in obtaining them.

Current economic conditions have generated more emergency housing needs than ever before. Discussions with local agencies have identified problems in coordinating emergency funding to keep people housed. Many grants, for example, as provided through the Monroe County United Ministries, specify that they can only be used after "all other sources have been exhausted" and can only contribute limited amounts. This necessitates discovering what other resources are available before qualifying the applicants. In particular, Township Trustees offices have to be contacted and their funding availability verified. Additionally there are several faith-based providers that have resources for emergencies including Salvation Army, St. Vincent DePaul, Backstreet Missions and Agape House. This can be very labor intensive and bring about confusion between providers. People without transportation or telephone access are at a disadvantage, because opportunities exist at multiple locations and conditions on availability change from day to day. The local press has highlighted the fact that Bloomington's comprehensive provision of services to the homeless seems to be concentrating the number of people seeking help in the city of Bloomington, in some cases to the disadvantage of other facilities in nearby counties.

Township Trustees are legally obligated to file program guidelines with the County Commissioners office. They are required by law to give emergency aid but they may create their own programs. Clients must fill out an application for assistance which has a 72 hour turn around.

Actions to Address Impediments

The expansion of the Shalom Center in the last 12 months has improved accessibility to services. As part of their role in administering the Crawford Apartment project, several new caseworkers and property managers have been hired, expanding the need for office space.

The Housing Network has prioritized application for HPRP and worked with several non-profits with transitional housing programs that are being challenged by the Hearth Act. At least one: Hoosier House may not survive in its current form. The HSN is helping coordinated funding changes so that needed programs continue and ensures that new funding has agencies willing to administer the programming.

Units of Emergency Family Housing which opened as the New Hope facility in 2010 has added three units. This was identified as a gap in services during a discussion in 2009.

Timeline
Regional Plan to End Homelessness 2014
Implementation of the state coordinated access system
LifeDesign's Permanent Supportive Housing 2015.

Sharing of Local Data for HUD Reports

Although the Housing Network is more active locally than ever, the data which used to be commonly available through the Continuum of Care application is now restricted. Exhibit I, which summarizes and inventories the existing services within a community, is no longer accessible, because the method of submission has changed. Now agencies directly send their electronic information to the IHCDA before it is collected locally. Valuable local data, used to develop plans and reports required by HUD for funding purposes is now inaccessible although still required to write HUD reports.

Actions to Address Impediments

HAND remains one of very few members attending 100% of all meetings of the Housing Network. Participation in the Housing Network, as well as Steering Committee for the Charrette is still high. Data collected through the membership is invaluable but is still difficult when fed through the IHCDA –HMIS (state) system to which the city is not connected. The city did initiate discussions about how they can access HMIS data in order to stay abreast of shelter data. It is hoped that the new system which coordinates needs and services among users, will also allow a window into service provision to funders. The Regional Plan as discussed above should integrate data to determine gaps in services. Discussions will address data sharing issues. The HSN is actively advocating for providers, including faith based, non-federally funded programs, to participate in HMIS data.

Region 10 Housing Network is now actively engaging individual agencies to make presentations about their respective missions and performance. In May 2014, the topic was affordable rental issues in Bloomington. The BHA, HAND's R101, Shalom's HPRP and the Centerstone PATH programs were described to the membership.

The Homeless Planning process conducted by the Housing Network also includes data collection to identify affordable housing units throughout the area.

This situation must change for HUD to obtain reliable information from PJ's. Staff will be working with the IHCDA to describe the problem and its ramifications. Staff has continued cooperation from members, but applications are now submitted individually. Staff hopes to coordinate better with IHCDA, the state agency with access to the most current data. Resolution anticipated by 2014.

Environmental contamination in development areas.

The City continues to monitor the development of housing in sensitive areas. The City of Bloomington acknowledges neighborhood site contamination issues relating to its former industrial base. Because of a history of scavenging activities among lower income residents, PCB contamination is known to be present in several residential areas. The cost of discovery, testing and remediation of these sites is a continuing impediment to the development of low income housing and revitalization of older neighborhoods. Of most concern is the urbanized area to the northwest of downtown. This the location of the Bloomington Housing Authority developed in 1968. It also contains a Middle School and at least two childcare facilities. It is the administrative home of South Central Community Action Project. A large tax credit subsidized private housing project was developed in 2008 in the Crescent Drive area after CDBG funds were used to improve sewer and utility infrastructure in the early 2000's.

In 2014 the Monroe County Chapter of Habitat for Humanity pursued a planned unit development of 35 structures between two historic railway corridor. This area is also located in the northwest quadrant of the city.

Actions to Address Impediments

Since 2010, HAND continues to analyze infill projects, frequently hiring independent Environmental Consultants to insure the most professional assessments in areas of known contamination. A protocol of initial staff analysis followed by consultation with an Environmental firm has developed. Where this was a rare activity before, it has now become more routine as the Department stages new construction in the west side and other complex redevelopment projects.

HAND has hired an environmental consulting firm to address issue of possible contaminates on the B-line Neighborhood site. The goal is to receive a letter of clearance for residential use from IDEM. This is a 2.72 acre site on the west side, long associated with the railroads that border it but which remained undeveloped.

Because of the frequency and complexity of environmental issues in certain areas of the city, HAND anticipates retaining the services of an environmental firm on an annual basis. This will relieve staff from time-consuming and complex environmental assessments and professionalize the activity.

Timeline

This impediment was also identified in the previous Consolidated Plan and only a long term and continuing commitment will be effective. Efforts to assist clean-ups are ongoing as opportunities for partnerships and acquisition present themselves. The department has consulted with a professional environmental firm on three occasions in the last year: Patterson Pointe senior housing, Shalom Center, and Oolitic lots (which were not pursued after a Phase I and II were completed.

This year Bruce Carter and Associates were hire to review the Habitat proposal.

Transportation

During the Con Plan public participation process, many of the interviewed mentioned problems with finding transportation to needed services. In a review of the availability of local transportation, HAND compared Bloomington's relative provision of service to other similarly sized cities (see transportation section). Bloomington Transit won the American Public Transportation Association's award in 2010 as the Outstanding Public Transit System for its size in North America.

Bloomington is exceptional in the comprehensive service it provides, including buses, both municipal and university owned, bicycle paths and amenities, Rural Transit, BT Access, buses for children using Parks Department programming, and Girls and Boys Club vans. Bloomington provides special services to youth, the elderly, and the disabled. Bloomington even provides assistance with understanding current routes and a program called bus buddies to accompany those who are uncertain about the use of public transportation in general. A gap in service with serious ramifications was identified and that is the location of the Ivy Tech campus and the Bureau of Motor Vehicles outside the municipal bus system. The inaccessibility of these two key services present an impediment to low income people.

Actions to Address Impediments

The new Transit Center at 3rd and Walnut promises to bring the visibility of public transit to the fore. Already there are comprehensive programs to put bus passes in the HANDS of low income citizens, through Shalom, Winter Shelter, and emergency food providers.

 The pressing issue of linking city transit to the new location of Ivy Tech campus has been resolved. Bloomington Transit now serves the Ivy Tech Liberty Drive location, along with the new License Branch, served by Rural Transit. Persons going to the main Ivy Tech campus can transfer free between Bloomington Transit routes to/from Rural Transit routes at the 4th and Washington downtown passenger terminal. Hourly service to both Ivy Campuses is available either through Bloomington Transit or Rural Transit. This linkage enables easy access to the main Ivy Tech campus.

Other issues remain: The area north of the by-pass on North Walnut Street contains subsidized units with several residents who are disabled. These areas are not well served

at this time. There are physical infrastructure and access limitations that have not been resolved in the area.

<u>Timeline</u>
Isolated smaller pockets of subsidized housing off of the public transit routes continue to exist. With funding for public transportation shrinking at the Federal and local levels, it's not known if or when transit will be able to serve these pockets of subsidized housing, but the dialogue will continue. It is also possible that the merger between Indiana University Bus Service and the city will cover currently underserved areas for disadvantaged populations. Staff will continue to advocate for more flexible service.

Perception of affordable housing/Section 8

Another impediment revealed through the Con Plan community dialogue is the negative perception of affordable housing. Landlords are hesitant to create subsidized units, because of the stereotypes of Section 8 tenants. Convincing landlords to accept Section 8 tenants or create more subsidized units is challenging in the Bloomington rental market.

Also part of this discussion is the need to improve the perception of public housing, to make it more desirable and attractive within its community.   This institution is a major presence in the Upper West Side in their efforts to upgrade their aging buildings.

Actions to Address Impediments

Under the Housing Choice Voucher (Section 8) family self sufficiency program BHA tenants are referred to the HAND R101-Renting in Bloomington and Homebuyer's Club classes, where, after completion of the course, they can become eligible for rental deposit and down payment closing cost assistance. HAND's TBRA funds, established in 1992, are earmarked to assist people on the BHA waiting list for Section 8 housing. HAND assisted 8 households in the 2013-14 program year.

Affordable housing is a recognized goal of the current Growth Policy discussion (see II. Fair Market Structure).

<u>Timeline</u>
Conduct R101 classes at least twice a year (funded) and more if additional grant funds are located. Continuing
Participate in the dialogue to revise the Growth Policy Plan 2015
Participate in the Regional Plan to End Homelessness 2013
Meet with the Apartment Owner's Association to address the need for additional Section 8 or subsidized units. Continuing

IV. Housing Data

Fair Housing Complaint Data

Barbara McKinney's report follows this document. There were no Fair Housing complaints in the last year that became legal cases.

Home Mortgage Disclosure Act (HMDA) Data

Many local lenders partner with the City of Bloomington Housing and Neighborhood Development Department to offer a wide variety of housing assistance programs. HAND reviewed both its internal and external (HMDA) data to determine if banks were an impediment to fair housing.

The majority of the banks in Indiana are rated Satisfactory and this is true for the more active lenders in Bloomington as well. Financial Institutions who partner with HAND have also received a rating of Satisfactory, including Bloomfield State Bank, Monroe Bank, United Commerce Bank, and Fifth-Third Bank.   Indiana University Credit Union participates with HAND on a number of levels, but as a credit union does not receive a rating. Irwin Union declared bankruptcy in 2009 and is now First Financial. Monroe Bank was purchased by Old National Bank. The loss of this local lending facility has been disruptive over the last year. Monroe Bank was a perennial partner in mortgages and underwrote many local business investments.

A review of HMDA data (2010) for the Bloomington MSA showed the following:

Income Race and Ethnicity

Less than 50% MSA/MD	Applications Received	Applications Denied	Loans Originated
American Indian	1	1	
African American	0	0	0
Asian	4	2	2
Pacific Island	0	0	0
White	119	42	
Hispanic	0	0	0

Income, Race and Ethnicity:

50-79% of MSA/MD Median	Applications Received	Applications Denied	Loans Originated
American Indian	0	0	0
African American	3	1	2
Asian	7		6

29

Pacific Island	0	0	0
White	244	142	64
Hispanic	2	1	

Income, Race and Ethnicity:

80-90% of MSA/MD Median	Applications Received	Applications Denied	Loans Originated
American Indian	0	0	0
African American	0	0	0
Asian	5	1	3
Pacific Island	0	0	0
White	123	74	26
Hispanic	1		1

V. Evaluation of Bloomington's Current Fair Market Legal Status

The Bloomington Human Rights Commission is empowered to enforce the local anti-discrimination ordinance and to advocate for the civil rights of Bloomington's citizenry. It performs a range of educational and investigative activities. It also responds to complaints and questions concerning civil rights violations. Bloomington's Human Rights Ordinance promotes equal opportunity in employment, education, housing and access to public accommodations, regardless of race, sex, religion, color, sexual orientation, national origin, ancestry or disability. The ordinance also prohibits discrimination in housing on the basis of familial status.

Between June 1, 2013 and May 31, 2014 there were no new legal cases involving discrimination in the City of Bloomington.

VI.   Identification of Impediments to Fair Housing Choice

A current Public Sector impediment continues to be zoning and site selection within the city. HAND and Planning continue to cooperate in the location and development of affordable housing sites in Bloomington. Planning has supported variance and innovative subdivision petitions for the construction of owner occupied affordable housing. In addition, language in the adopted Growth Policy Plan supports the goal of developing more affordable housing. One of the strategies is to provide funding for infrastructure improvements like sewers, paving and sidewalks in low income areas and areas with developable land. HAND will create partnerships with housing developers and provide subsidy through infrastructure upgrades.

VII. Assessment of Current Public and Private Fair Housing Programs and Activities

Summary of past year accessibility projects

During the past year Housing and Neighborhood Development Department provided modifications to create accessible homes through a number of programs. In 2014, we assisted 6 households through our Home Modification for Accessible Living. The City's curb and sidewalk program continued its work in the city. Projects were done on Jackson Street between 17th and 15th and on Fairview between Allen and Wylie. All of these areas were fitted with wheelchair appropriate corners.

A Department policy requires that participants in the rehab or new construction programs must analyze and address accessibility issues on their property. All new construction projects are designed for ADA compliance. For rehabilitation of existing structures, each project is reviewed for accessibility and the issues are addressed as defined by the clients' needs and as the budget allows. The minimum requirement is that the unit be adaptable for disabilities other than wheelchairs. During the past year two clients were served under the Department Owner-Occupied program.

As part of its role in promoting affordable housing and its role in enforcing the rental occupancy code, HAND undertakes activities designed to inform the public of their fair housing rights. They work in partnership with the city legal department to update and enforce federal regulations pertaining to Fair Housing Laws.

Housing and Neighborhood Development

Summary of Public Input

Bloomington submit its Consolidated Plan in March of 2010. Data from the five Consolidated Plan Focus Groups and multiple Key Informant sessions included observations about Fair Housing. The following responses were collated from over 20 interviews. Following it are the results of a survey taken by 49 citizens. The following table summarizes the effort to solicit input for the 2010-2015 Con Plan.

Session	Topic/Focus	Agency	Date	Place
Focus Group	Affordable Housing	Multiple	7/21/2009	Banneker Center
Focus Group	Social Services	Multiple	7/28/2009	Community Kitchen
Focus Group	Economic	Multiple	8/4/2009	McCloskey

	Development Focus Group			
Focus Group	Homeless Issue	Multiple	8/11/2009	Shalom Center
Focus Group	Community Development	Multiple	8/20/2009	McCloskey
Key Informant	Emergency Food	Shalom Center	11/13/2009	Shalom Center
Key Informant	Community Development	Community and Family Resources Commission	11/17/2009	Hooker
Key Informant	Substance Abuse	Amethyst House	11/19/2009	On site
Key Informant	Youth Issue	Rhino's Youth Center	11/23/2009	On site
Key Informant	Economic Development	Community Foundation	11/24/2009	On site
Key Informant	Elderly	Area 10 Agency	11/30/2009	On site
Key Informant	Economic Development	Workforce Development	12/1/2009	Hand Offices
Key Informant	Economic Development	BEDC	12/1/2009	On site
Focus Group	Indiana college students	Indiana college students	12/3/2009	Woodburn
Key Informant	Health Case	Volunteers in Medicine	12/7/2009	On site
Key Informant	Economic Development	Bloomington Downtown Commission	12/7/2009	McCloskey
Key Informant	Housing	Housing Network	12/10/2009	McCloskey
Key Informant	Economic Development	BUEA	1/6/2010	McCloskey
Key Informant	Low Income Issues	Bloomington Township Trustees Office	1/11/2010	On site
Key Informant	Youth/Education	MCCSC	1/11/2010	On site
Key Informant	Homeless	Backstreet Missions	1/20/2010	On site
Key Informant	Youth Issues	Big Brothers and Big Sisters	1/21/2010	On site
Key Informant	Food Delivery	Food Bank	1/22/2010	On site
Key Informant	Low Income Issues	Monroe County United Ministries	1/25/2010	On site

Key Informant	Legal service	Indiana Legal Service	2/14/2010	On site

When staff met at the administrative or clinical facilities of the informant, the location was called "on-site." The following comments were gleaned form the numerous surveys and comments they HAND documented in their interview process. They have been edited to pertain only to the Analysis of Impediments. The complete document is attached to the 2010 Consolidated Plan.

Topic	Comment
Barriers	Not able to work with city on legal foreclosure clients through IACED.
Barriers	More support from the city to the Housing Network.
Barriers	Mindset
Barriers	Competing for same donors
Barriers	Low wages
Barriers	Increase demand
Barriers	Decreasing resources
Barriers	Lack of understanding in the community of the need
Barriers	Looking at social services as a private versus public business
Challenges	Hunger
Challenges	Housing for lower income
Challenges	Dental Care. VIM only provides an assessment there is a waiting list for treatment
Challenges	Underemployment: VIM served the working poor ($7 an hour)
Challenges	Lack of financing for construction, inventory; it is even difficult to get stimulus money
Challenges	Several housing projects are being held up by funding that used to be accessible, it's almost an all cash economy
Challenges	Providing accessibility to historic buildings
Challenges	Affordable Housing for families both large and small
Challenges	Rental Housing at or below FMR so it can be subsidized (Options now has a waiting list)
Challenges	Location of 1 bedroom apartments
Challenges	Landlords willing to take Section 8 or a subsidy
Challenges	perception of tenants
Challenges	Section 9 should meet local standards for rental housing
Challenges	Security Deposit needs (pot of money not replenishing the revolving fund)
Challenges	Training for self sufficiency –need credit training to make them self sufficient beyond 6 months
Challenges	Availability of mixed income housing in the township
Challenges	Crescent Point (tax credit) development: Have had 7 requests for assistance up until mid-Nov. They allow people to occupy mid-

	month and then request assistance with the first full month's rent. All have been denied. Complex is nearly full No on-site management Seeking non-profit sponsor to confirm if regulations concerning income verification are being followed.
Challenges	Arlington Park Apartments are also having problems, buildings are in decline
Challenges	No emergency options for intact families: Agape takes no males, others take no children
Challenges	Traditional workforce training.
Challenges	Ability to development land - limitation with City's security service boundary. It's a hard economy to build something-financing can be difficult. Limitations with parking and landscaping create issues.
Challenges	Operating funds for social services.
Challenges	Transportation – parking or navigating the bus system. Public transportation takes a long time.
Challenges	Economic Development that gets at the root of poverty. • A lot of economic development is geared toward white collar jobs. What about factory jobs? What's the road map to a living wage jobs?
Challenges	Family housing / homeless/ displaced households.
Challenges	Affordable Housings • People working at low-income jobs who can't afford housing. • Lower middle income households. • People standing off and want to buy a new place.
Challenges	Balance need at IU and a hometown Indiana Community.
Challenges	Affordable Housing _ even subsidized housing requires 30% of gross income, This is failing, as much 51% gross being spent on housing, if they spend 34-50% then they can be identified as struggling to afford housing. • Statistics for MCUM families • Spending 1/3 of income or less 896 • Spending 34-50% 314 • Spending 51% or more 612 Welfare revision has been catastrophic, call center has caused increased food demand, failure to process food stamps, failure to provide emergency food,
Challenges	Need more emergency food service, 20K lbs of food needed more than demand. Not a long term monthly solution Served 1500 clients for food.
Challenges	Everyone has access to food
Challenges	Lack of good paying jobs
Challenges	Transportation – no ability to access services, Need more routes,

	later rates in regards to time, routes outside city.
Challenges	Lack of health insurance for individuals, making choices between health care and food.
Challenges	Space issues because of need of services
Challenges	Funding
Challenges	Affordable housing continues to be a big problem which further manifests as a homeless problem. It hasn't hit so deeply here but people may lose their homes without help. Others need help to stay in their homes and keep them maintained.
Challenges	Homelessness and affordable housing. Within the social services we need consolidated effort to get jobless/homeless back into jobs and from there into stable housing. And we still have no family shelter. Re affordable housing I want to see those with incomes slightly above the median included in any program we develop – for example individuals and couples who are working at university staff lobs and cannot quite afford to buy that first house.
Challenges	Jail order crowding and the need for support systems.
Challenges	No preventative programs for people coming out of jail.
Challenges	No services for inmates transitioning out of the jail system.
Challenges	The ability of people with felony charges over credit etc. to get housing credit stigmatism associated with certain classes of individuals
Challenges	Transportation issues for clients
Challenges	Transportation- although served by BT Access, Bloomington Transit and Rural Transit, the demand is greater than what is provided
Challenges	In home care funding; not fully funded, some pay privately, other cost share
Challenges	Wait list for home delivered food, County provisions are donation based, city has meals on wheels.
Challenges	With new stimulus money they are providing vouchers to eat at a local restaurant "The Village Inn"
Challenges	Housing is one of top three needs: priority is on home support rather than nursing homes, saves per diem money if services are provided at home
Challenges	More homeless kids than in the past, which puts a strain on the agencies. Agencies that relying on giving are facing difficulties. MCCSC has a position to over-see social workers.
Challenges	Increasing needs to decreasing funding • Homeless assistance • Hunger • Jobs (under employment)
Challenges	Education – need to educate those who are less fortunate. • Impact positively with education

Challenges	Education and employment – second highest educational attainment in states, but we also have a high drop out rate. We also have one of the lower wage levels.
Challenges	Affordable Housing – for everyone. Property is very expensive in town. • Public housing should be scattered / disbursed throughout town. Although BHA has improved the public housing.
Challenges	High labor force participation rate – (How many people are working). Lots of people work part-time – but people are under-employed. Under-employment is defined by the person who has the job.
Challenges	Lots of community services for a community this size. Lots of non-profits to help.
Challenges	Lots of public – private partnership. It's a free partnership. Looking out for community's best interest.
Challenges	Operating funds for social services.
Challenges	Transportation – parking or navigating the bus system. Public transportation takes a long time.
Challenges	Economic Development that gets at the root of poverty. • A lot of economic development is geared toward white collar jobs. What about factory jobs? What's the road map to a living wage jobs?
Challenges	Birth – to – S: How to give kids a good start in life; Jail population prediction is based on 3rd grade reading scores. • Hired a coordinator for this initiative. • Coordinate what is going on. • Raising public awareness. • What are the gaps? No indoor play place for little kids. • Need affordable quality childcare.
Challenges	Family housing / homeless/ displaced households.
Challenges	Maintenance costs not affordable, education homeowners
Challenges	Equity not as accessible
Challenges	Affordability
Challenges	Zoning code
Challenges	Livability loss of smaller houses to Hi-density
Challenges	Parking still an issue (for elderly) accessibility to public places
Challenges	Affordability
Challenges	Neighborhood plan for Westside
Challenges	Condition of some of homes (need upkeep)
Challenges	Homeless people in Butler Park switch yard area
Challenges	Homes not being rehabbed by Habitat
Challenges	Side-walks, cross-walks on the 17th ST, more lanes for bicycles.
Challenges	Better bus routes, more alternative transportation methods, very limited bus time.
Challenges	Landlord changes for the students apartments renting.

Challenges	Accurate homeless count
Challenges	Increased need for services less funding to support
Challenges	No affordable housing for low income
Challenges	Market supports student housing/luxury housing
Challenges	City should be sensitive to lower classes/gentrification
Challenges	Housing for those with criminal history and families
Challenges	Operating support for agencies (funding)
Challenges	More city interest on issue of overnight shelter—2nd street vacant houses (this winter) or church building
Challenges	Local government should commit funds to shelter how much should they do?
Challenges	Housing better than prison providing services before incarceration
Challenges	City should take leadership in bringing in business/apt owners in community, solving homelessness
Challenges	SRO housing for working poor—smaller spaces
Challenges	Need address to be part of community-obtain services
Challenges	Cooperative housing
Challenges	Bus routes are limited
Challenges	Criminal justice system creates worse problems
Challenges	City should help craft perception of homelessness and its importance
Challenges	Finding out how agencies "fit" in system
Challenges	Need for space to sleep during day and public restroom
Challenges	Conditions of alcoholism and mental illness in population (untreated)
Challenges	Finding place to sleep outside without harassment
Challenges	Bus ticket to job location doesn't solve eating without paycheck
Challenges	Sleeplessness an issue among homeless (only limited time in a shelter)
Challenges	Can get transportation or housing to keep job
Challenges	Reputation of homeless who are suffering from substance abuse and mental illness
Challenges	Medical care non-existent
Challenges	Medical—need local ID's birth cert.
Challenges	Retaining benefits when homeless (Medicaid) VA
Challenges	Inadequate family shelter
Challenges	Legal challenges
Challenges	Affordable childcare
Challenges	Clubhouse for persons w/ mental illness
Challenges	Loss of food stamps & Medicaid
Challenges	Loss of jobs
Challenges	Immigrants w/ difficulty acquiring jobs
Challenges	Donor funding directing to basic needs from other type organizations
Challenges	Youth employment opportunities

Challenges	Working w/ the state • Funding • Communication
Challenges	Medicaid waiver waiting list
Challenges	Emphasis on technology
Challenges	Need for food
Challenges	Prison release program
Challenges	War on the poor
Challenges	Lack of treatment centers: juveniles with mental illness
Challenges	More paperwork/ID required to receive services
Challenges	Demand exceeds supply for emergency shelter/family shelter
Challenges	mental illness support housing
Challenges	Transportation • Getting to work • Accessing services • Expensive
Challenges	Space issues for SS agencies
Challenges	Catch-22: housing in county but public transportation is on the city limits
Challenges	Perception of liberalism
Challenges	Agency: administration costs
Challenges	Donor giving down
Challenges	Bloomington has more resources than other places, at what point to we enable by making assistance too easy to get?
Challenges	Jobs are needed: low income jobs don't allow a living wage,
Challenges	Many work several part time jobs
Challenges	Housing costs are affected by the University –need to save a t least $1000 for deposit
Challenges	Difficulty with people waiting for SSI
Challenges	Dealing with panhandlers- should all have opportunities for housing since shelters aren't full
Challenges	Decrease in operating funds from state & local gov't
Grant Process	County process could be more transparent county have a process for funding
Grant Process	required to create new program to receive funding
Grant Process	Change mindset of funders that we need to sustain basic services in community
Grant Process	1 yr vs. ongoing funding
Grant Process	Funding pie being sliced too thin among applicants
Grant Process	Continuum of funding
Grant Process	CDBG process long
Grant Process	Adding funding to CDBG funds to make more available for operation
Grant Process	We have an increase in family violence with no increase in available services

Grant Process	Improved collaboration with faith-based organizations
Men's Shelter	Started 1995 and is a mission with a Christian non-denominational requirement
Men's Shelter	There are 28 men's beds and several programs: • 7-day stay renewable every 30 days • 9 day stay with the understanding they will look for work • 60 days stay while looking for work • Year long for special needs
Men's Shelter	70% of clients are drugs and alcohol abusers
Men's Shelter	If it is 30 degrees or below, anyone may stay that night
Men's Shelter	On cold nights they have had up to 25 clients. Their nightly average is between 15 and 20.
Men's Shelter	In the Westplex building they have a soup kitchen, dormitory shelter, and administrative offices. They provided 45,00 meals last year. They provide meals to 30 people at Arbor Glen
Need to Improve	Wages; Opportunities in entry level
Need to Improve	Transportation • Run times (Late/early) – Limited Schedule • Long Routes • Legislative Restrictions • →IVY TECH, ETC. * Problem for Commuting
Need to Improve	Owner – Occupancy in core neighborhoods • Housing Costs • Assistance to Family to buy homes
Need to Improve	Lack of 1-Bedroom Available.; Affordable, on Bus line • Allow Fonzi Flats (Enforcement) • Few "Boarding Houses"/ Cooperative Housing
Need to Improve	Homelessness / services case mgmt, education lead to contributing members / shelters
Need to Improve	Develop businesses to utilize workforce with lower skills, entry ● level
Need to Improve	Cultivate local opportunities/talent
Need to Improve	Collaborations among NFPs to utilize entry-level workforce (e.g. Arts organization's juvenile programs)
Need to Improve	Apprenticeship programs
Needs	Elder cure – are there gaps
Needs	Health care – life style issues.
Needs	We need to step up the weatherization. Grants for energy audits and then help execute the needed energy loss mitigation.
Needs	As above—transportation expansion. Also would like to see some more city support of free medical clinic—not sure if there is a current relationship there or not at the moment.
Needs	Transportation -- we need continued expansion of mass transit – additional busses and routes, reduced wait time, downtown trolley

	to parking garages. Above all we need consolidation of city, university, county services
Needs	Parent education- especially for kids having kids. What can we do to make sure they have a safe pregnancy? How can we develop parent skills to help kids prepare for kindergarten? Parenting skills.
Needs	Nutrition – not using drug/alcohol.
Needs	Public transportation is pretty strong. Boys and Girls Club/YMCA. Before and after school is availability.
Needs	Access to information is important. Information is provided a lot through email. Connectivity is huge. Doesn't want to see void widen between haves and havenots.
Needs	Downtown shuttle
Needs	Better capacity for low-mod income health care • Need to better inform the public/greater visibility • Doesn't fill every need
Needs	More consolidation of services to operate more efficiently
Needs	Expanded bi-lingual out read program
Needs	Day work center
Needs	Senior services / senior housing
Needs	More youth to stay in school programs. How do you encourage kids to stay in school? Why are the high schools on separate programs or schedules? More of a connection with education. More applied learning. Use education as a means to get jobs. More tech schools, Junior colleges, etc. Teach kids how to learn.
Needs	Need to develop better skills – reading, math, etc.
Needs	Housing rehab program dealing with habitability of housing stock for tenants.
Needs	Temporary loans for foreclosure/delinquent clients.
Needs	People with disability inherit property with mortgage not able to receive Section 8 to pay mortgage.
Needs	ADA complaints tied to permitting process
Needs	Private right of action for tenants to sue in count along with attorney fees.
Needs	Employer sponsored housing where local employers help secure housing nearby the work place.
Needs	More taxi surveys.
Needs	Snow removal, The Enhanced Deicing Salt.
Needs	Ceilings on rent
Needs	Coordination of services – now looking at Central Indiana Community Network- share information about clients
Needs	Family Shelter still a need: possible to share support for a family month by month.
Needs	Don't take sex offenders because of school location
Needs	Work with police to develop progress for mental ill, train them in CIT

Next 5 Years	Help more people
Next 5 Years	Need better dental coverage: only clinics demand money up front
Next 5 Years	these clinics are serving middle class people now
Next 5 Years	Education as a component: understanding of chronic disease
Next 5 Years	Establish programming as a replacement for emergency room visits.
Next 5 Years	Make downtown a clean safe place
Next 5 Years	New housing subsidies not tied to homelessness
Next 5 Years	Help provided before people become homeless
Next 5 Years	Case management for people who don't have special needs
Next 5 Years	Life Skills training
Next 5 Years	Free drug treatment programs
Next 5 Years	Reconnect fees
Next 5 Years	Habitat needs to build in diverse in core areas rather than focusing in one portion of the City of Bloomington, Indiana
Next 5 Years	Family Shelter: partner with those agencies already in the business Martha's House
Next 5 Years	More assistance in paying rent and utilities.
Next 5 Years	More incentives to convert rentals to owner-occupancy.
Next 5 Years	Old Honda dealership may hold possibilities for income diversity and inclusionary zoning
Next 5 Years	Tool to do workforce preparation.
Next 5 Years	Job creation for people who need it.
Next 5 Years	Come together as a community for birth – to – 5 with a shared vision.
Next 5 Years	Inclusionary zoning ordinance for housing max.
Next 5 Years	Fix the jail issue – overcrowding, what happens when they come out, etc.
Next 5 Years	City non-profit funding tied to cooperation.
Next 5 Years	Bloomington has to recognize that it is a huge collector of people who use its services Don't add more
Next 5 Years	Strengthen basic services have had to cut hours of service for food from 5 to 3 days a week
Next 5 Years	Commodities are required to be available all the time thinking of restoring hours rather than denial
Next 5 Years	For those who use emergency food services 460 out of 1500 are full time workers, 1/3 are on disability or SSDI, pending disability another 80 and chronically unemployed 20%
Next 5 Years	Consider allowing agencies to apply for multiple programs for administration money from CDBG.
Next 5 Years	Conversation about social service campus
Next 5 Years	Looking at the continuum of care more closely and how the care connects from birth to death.
Next 5 Years	In system be more proactive in seeking social services vs. reaching

	in agencies need to supply them with information.
Next 5 Years	Food delivery system preserved
Next 5 Years	Strengthening of shelter services, including funding permanent home for winter shelter.
Next 5 Years	More owner rehab for old houses with owners for can't afford the upkeep but have a house which is in need of it.
Next 5 Years	Purchase rehab is another way to get the most from our money. By purchasing and reselling after rehab, our funds can be used repeatedly over time. I am not sure new construction is a good option for affordability. Our money may go farther and help create homeowners. When you help someone be a homeowner, which is potentially permanent affordability for that family.
Next 5 Years	As per my comments on transportation and medical clinic. Transportation, esp. if leveraging local or regional manufacturing facilities (is this possible?) could have multiple positive impact. City involvement in medical issues for low income families is current and critical as healthcare continues to be discussed at a national level. I would love to see our city become a testing ground for new ideas and maybe a role model for other cities. I have no specific ideas, just think Bloomington has what it takes to tackle big problems creatively and show how things can be addressed in new ways.
Next 5 Years	Additional turnover of rental to home ownership. Incentives for those marginally above the median income but unable to buy their first home.
Next 5 Years	Consolidation of all jobless/homeless social services
Next 5 Years	Consolidation of all mass transit under one admin. body
Next 5 Years	Continued extension of greenways – in particular Allen St as combination of E-W spoke of greenway plan, Safe to Schools path, and Bicycle Boulevard
Next 5 Years	Assuming Bloomington Hospital moves, a contingency plan for use of abandoned hospital buildings and plant
Next 5 Years	Extension of Complete Streets policy to all city street and transport projects (now applies only to Fed funded)
Next 5 Years	BUEA serves a variety of useful purposes to a variety of groups- maybe too many groups given the challenge of marketing ourselves. But the BUEA has a limited life span and will not survive in its current form. The revenue streams are changing and being reduced. We'll need to create a new vision for ourselves and a method for morphing- for creating a long-term community benefit.
Next 5 Years	Additional housing for work release individuals
Next 5 Years	More family oriented services- understanding how to assist person in crisis
Next 5 Years	Reentry programs

Next 5 Years	Streamlining of grants and consolidation of services for agencies
Next 5 Years	Pod arrangements: one case worker with several rooms for residents
Next 5 Years	Adult day care that is not affiliated with a nursing home, "Partners" Tuesday Thursday only, the city of Bloomington need a senior center
Next 5 Years	Another residential facility in the city with access to bus lines: adapting motels is a possibility
Next 5 Years	Shared Housing for seniors or group homes.
Next 5 Years	Social agencies will continue be important.
Next 5 Years	Need a juvenile justice center. It's a huge void. If we can keep them in school because it is better all around.
Next 5 Years	A community vision that isn't politically motivated
Next 5 Years	More alternative transportation connections
Next 5 Years	Vibrant IU Tech Park that is growing…
Next 5 Years	Look at ways to provide more education / career development opportunities
Next 5 Years	Provide adequate needed affordable housing - Increase of units that we can sell (home ownership), need more money - Relook at funding process for social services - Mobile healthcare / food distribution
Next 5 Years	More – higher commitment to applied learning. Certifications for people. Focus to improve employment in the community. Use this to attract more, different jobs. Jobs in manufacturing are more medical products vs. durable goods. We don't do enough to promote ourselves as a medical manufacturing hub.
Next 5 Years	Neighbors share and help with maintenance (habitat model)
Next 5 Years	City work with not for profit to build hi-rise for low-moderate income elderly downtown
Next 5 Years	Help Sec. 8 become home owners
Next 5 Years	Coops
Next 5 Years	Cost must be under 100K
Next 5 Years	Alternative construction methods
Next 5 Years	Educate lenders
Next 5 Years	Need restrictions on rental properties
Next 5 Years	Inclusionary zoning
Next 5 Years	Many programs—summarize statistics
Next 5 Years	University will continue to grow both a benefit and an obstacle need to accommodate
Next 5 Years	Community should work with university to shift students back to on-campus housing
Next 5 Years	City/Agencies should look into buying affordable housing in neighborhoods to rehabilitate
Next 5 Years	Create fund from development fees

Next 5 Years	Supportive housing for MH clients need protection; don't always fit in neighborhood
Next 5 Years	Zoning requirements (fences) can increase costs "aesthetic" zoning
Next 5 Years	Conflict "Aesthetics" and affordability
Next 5 Years	24 hr parking enforcement use money towards housing issues
Next 5 Years	Can city monies be diverted to housing development
Next 5 Years	Kirkwood be pedestrian only.
Next 5 Years	More recycling at the rental units
Next 5 Years	More parking at downtown and free parking
Next 5 Years	The parking ordinance should be changed. The garage free parking time should be changed.
Next 5 Years	Extend the parking time limit.
Next 5 Years	The parking inspectors' attitudes and behaviors.
Next 5 Years	SRO
Next 5 Years	24 hr continuum of care from homeless to having a home
Next 5 Years	Single point of entry and a solution
Next 5 Years	Community footers individuals in need
Next 5 Years	Agencies should get past "professional ethics" to really know homeless as individuals mentoring for homeless programs
Next 5 Years	Need to have better regional alignment of funding, expectations and services must have broader public support among municipalities
Next 5 Years	Change language to avoid negative perception if person experiencing homelessness
Next 5 Years	Mentoring should not imply hierarchical position
Next 5 Years	Police attitudes infer negative perception
Next 5 Years	Provide safe place for everyone (including addicted) every night- 24 hr shelter
Next 5 Years	Tenants pay rent need more moderate skill jobs that are full time (impact of NAFTA) "housing first" model
Next 5 Years	Denial of addiction/illness needs to be resolved
Next 5 Years	Paying staff so difficult that programs suffer baseline support to focus on issues services not fundraising
Next 5 Years	Criminal justice system should support rehabilitation not only punitive "therapeutic justice"
Next 5 Years	Police training to deal with complex issues relating to homelessness (mental issues)
Next 5 Years	Head count—importance has gotten distorted in its connection to funding
Next 5 Years	Re-entry program "oxford house" started by past inmates, cooperative housing zoning code obstacle
Next 5 Years	Youth housing not available for those not living with family=
Next 5 Years	Assistance for those with spotty employment thru local business opportunities

Next 5 Years	Circles program format should include most needy
Next 5 Years	Shouldn't separate secular humanism from Christian values both should work together
Next 5 Years	Establish funding priorities highways/shelter?
Next 5 Years	Schools more of a learning environment
Next 5 Years	Less need for social services
Next 5 Years	Little more collaboration of similar services
Next 5 Years	City build SRO housing at Motel 6
Next 5 Years	5 businesses who work with people to train them in self-sufficiency
Next 5 Years	Successful clubhouse program for people with mental illness
Next 5 Years	More alternatives for kids who drop out of school
Next 5 Years	Greater food production
Not Working	Not all specialists believe in volunteering services to the poor
Not Working	Patients charged 20% of Medicaid payment up to $100 for services cap
Not Working	Mental health services have need far beyond the what is offered
Not Working	Employee parking still a problem
Not Working	Loss of office space users has reduced foot traffic downtown and consequently business.
Not Working	Transportation and those with disabilities (the DMV and Ivy Tech are not located within the city) BT access only on specific routes; Sundays are not served at all
Not Working	Gaps in services: Childcare
Not Working	Transportation for daycare
Not Working	Programs for low income children can't participate in sports and after school activities
Not Working	Housing for families
Not Working	Case management for individuals
Not Working	Credit problems
Not Working	Causes of need which make people approach the township: lay-offs, reduced hours, wage earner leave household, illness. These are increasing
Not Working	Small town with small economy so an opportunity is limited.
Not Working	Communication between organizations is kind of lacking. Program information – collaboration on similar effects.
Not Working	Elder care – only an agency really does this. Are there gaps?
Not Working	Not enough volunteers for "Circles".
Not Working	Bus runs don't support late shift workers; Food Service is difficult to provide for bus riders
Not Working	Use both Community Kitchen and Mother Hubbard's Cupboard (which has a narrower Need) Feels as if the multiple sites are not duplicating services because they serve differing populations

Not Working	Put together more youth activities
Not Working	Housing together youth services providers as well as other social service providers
Not Working	Don't have a good handle on emergency shelters
Not Working	Having family shelters
Not Working	Lack of communication between homeless shelters
Not Working	Additional services needed by community
Not Working	Healthcare
Not Working	Homeless family structure
Not Working	Mental healthcare for the low-income
Not Working	I am concerned that using our funds on new construction projects is not always the best and most cost effective way to spend our money. Spending on something permanent like a homeless shelter building might be a long term boost to address a deep local problem.
Not Working	We still don't have a robust public transportation system—this would increase community access for lower income folks and reduce environmental impact of higher population.
Not Working	I think we still have neighborhood problems with control of rentals, overpopulation i.e. zoning violations, and have issues with regulation and fining.
Not Working	Our social service agencies are inefficient handling jobless and homeless. Agencies overlap services and we have competition between agencies. We need common administration and discrete services. Drops in property values could mean drops in property tax revenues! Does our city then take budget-cutting measures similar to the state?
Not Working	Certainly we have a visible homeless population and compassionate residents that are motivated to find a solution. But current resources are strained and a weak economy makes the situation more dire. I'm not an expert in homeless shelters but current options seem to be limited to charitable solutions funded by donations. Is it too far outside the social consciousness to suggest innovative work-relief housing? Where does social service innovation go when traditional solutions aren't working?
Not Working	Proposal model of juvenile/detention center
Not Working	Not engaging students to be involved in social programs
Not Working	Youth services
Not Working	Male victims of domestic violence or sexual abuse program to help address issues
Not Working	More psychiatric care
Not Working	Help men who have grown up in abusive families.
Not Working	Homebound Food Pantry: only able to serve those over 60, there is a gap for those who are younger or disabled.
Not Working	General weakness in provision to those with mental disabilities

	who are also elderly and low income
Not Working	Assisted living that accepts Medicaid clients, there is no provision and often go to full nursing home situation, no existing assisted living arrangement accept Medicaid.
Not Working	No single vision • What's the community going to look like 10 yrs from now
Not Working	Reaching more of the population that need D and A or mental health assistance
Not Working	School growth issues
Not Working	Need for affordable day care and after school programs
Not Working	Income issues • Need to educate about HAND income guide lines • Need to file gap with people who make more than 80%, but not enough to do it on their own. • Neigh. Assoc. Capacity
Not Working	The No.6 bus, limited time in bad weathers.
Not Working	The $2 trash sticker is reasonable?
Not Working	Dumpster, not enough, recycling.
Not Working	More youth services.
Other thoughts	Preservation of green space by Butler Park
Other thoughts	Think about providing affordable housing along with new construction housing projects
Other thoughts	Providing job training in area of rehab
Other thoughts	Providing stabilization to families near tri-north
Other thoughts	Lack of public restrooms in DT and along the B-line trail
Other thoughts	Place for people to be sheltered while waiting for a bus. Need buy in from IU
Other thoughts	Better bus routes
Other thoughts	Dealing with vacant properties that are allowed to deteriorate by the owner
Other thoughts	Program to restore limestone walls and provide job training
Other thoughts	Revisit 3 unrelated adults ordinance
Other thoughts	Student vandalism to properties
Owner Occupied State	Pressure of rentals/some neighborhoods too expensive for Owner Occupied
Owner Occupied State	Speculation drives prices up. 1st time homebuyers can't afford
Owner Occupied State	Housing forced to suburbs. Expensive to commute (not self sufficient – isolation from public transport
Owner Occupied State	Regular market too expensive for low income, difficult to build under 127K
Owner Occupied State	Problem with zoning doesn't allow duplexes, granny flats
Owner Occupied	Granny flats are being converted to rentals (enforcement)

State	
Owner Occupied Trends	Rents continue to escalate even with many new units
Owner Occupied Trends	McMansions and landlords driving up cost. City OO replaced with rentals
Owner Occupied Trends	Parents buying properties for their sons & daughters at university
Owner Occupied Trends	Enforcement an issue, complaints met with hostility
Owner Occupied Trends	Hope for affordable housing downtown
Rental State	Too many too expensive for native Bloomingtonians
Rental State	FMR units are not safe are substandard
Rental State	FMR units are not safe are substandard
Rental State	Overcrowding
Rental State	SSI=$675/MO
Rental State	Transportation/Health issues complicate
Rental Trends	No change expected
Rental Trends	Stricter zoning requirements
Rental Trends	Limit Hi-rise market development
Rental Trends	Community study: What do we need to build
Rental Trends	Foreclosure going down because of state fee $50
Rental Trends	Occupancy 90-94%
Rental Trends	Rooming houses may be a solution for alternative housing/so far neighborhoods not receptive because of student population
Rental Trends	Explore co-housing
Sky's the Limit	Truly affordable housing
Sky's the Limit	Diverse business models • Public / private partnerships • Cooperatives • ESOPs
Sky's the Limit	Traditional manufacturing • Community- defined product • Sustainable; quality ;marketable
Sky's the Limit	Set goal
Sky's the Limit	Identify talent, need ─ inclusive • Broad search ─ move idea forward, micro lending, vc, angel inv.
Sky's the Limit	Peer counseling: to move ideas forwards
Sky's the Limit	Zoning flexibility for home- based biz → cottage industry
Sky's the Limit	Invest in transportation • County / city/ IU • Light rail
Sky's the Limit	Walkable community • Neighborhood grocery

	• Economies of scale?
	  ○ Lower rent
	  ○ Lower cost of living
	• Sidewalks/ side paths – multimodal

Sky's the Limit	Rail link to Indy, airport, bus → Economic impact
Sky's the Limit	Job creation • Match jobs to skills • Match Trans. To jobs
Sky's the Limit	Quality, affordable childcare • Wage subsidy for childcare professionals
Sky's the Limit	Re-entry programs • Mommy/ Daddy track
Sky's the Limit	Community carpools, ride board – Bloomington – Indy
Sky's the Limit	Collaborate with churches → think tanks to solve communities Problems, including education
Sky's the Limit	Local trade schools – carpentry • Union labor/ trades • Apprenticeships → subsidy
Sky's the Limit	Replace need for and eliminate predatory loans • Alternate, programs
Sky's the Limit	Student loan forgiveness or alt. Repayment strategy- public service
Sky's the Limit	Scholarship for pursuing • Public service careers / education
Sky's the Limit	AmeriCorps for Bloomington (e.g. Merrillville/lake co.)

Sky's the Limit	Bloomington Hospital jobs stay downtown
	* Broad education, all sectors*
	• Continuous conversation
	• Bring more diverse representation to table
	  - Invitations
	  - Transportations to/from meetings or alt.
	    Communication methods

Sky's the Limit	Assess skill, dreams of unemployed , underemployed • help realize potential
Sky's the Limit	Info marketing, at shalom, bus station
Sky's the Limit	Central info location • Library • Resources at library • Non-web vehicle
Sky's the Limit	IU ideas and resources for Bloomington education.
Sky's the Limit	Affordable housing homeownership • E.g. Sect.8 • Chg apartments to owner-occupied
Things For Kids	Kids need health care. Parents can't afford for kids to see specialists, i.e. Allergy Docs. Need health care.

Things For Kids	Transportation is hard for kids under 16 or without cars.
Things For Kids	Parenting skills – need responsible parenting
Things For Kids	More equitable policies at schools.
Weathering the Storm	Cutbacks on level of activities
Weathering the Storm	Delay in hiring/no increase in staff hours/staff burnout
Working Well	Bloomington Hospitals commitment: leads by participation
Working Well	Atwater eye clinic Collaboration
Working Well	Volunteering physicians
Working Well	Referrals from Centerstone and others increasing
Working Well	United Way assistance
Working Well	New location on Second is easier to access and has greater participation because of it.
Working Well	Free patient assistance with medicine provided
Working Well	The city sponsored events have helped retailers feel that they are not along
Working Well	The Parks Department has been very supportive
Working Well	B-Line improvements show city commitment
Working Well	Housing density downtown has helped increase pedestrian traffic which supports restaurants and Black's package store
Working Well	BUEA façade grants
Working Well	Parking issues are not as much discussed as they were
Working Well	Emergency food service
Working Well	CoC agencies working together well for example on the HPRP program
Working Well	Other agencies : Centerstone and Middleway are very strong
Working Well	Homeward Bound collaboration working well
Working Well	HOPWA performs well
Working Well	VASH veteran's housing program
Working Well	Stepping Stones will add to 9 beds in 18 mo. (serves 16-20 yr. old)
Working Well	Healthcare working well
Working Well	Emergency Food provision is working well. Township has its own pantry and a contract with Community Kitchen, Township is eligible for federal commodities
Working Well	Good relationship among cooperating agencies: SCAAP, Circles, Martha's House, Hoosier Hill and Community Kitchen
Working Well	Township shelter for one family
Working Well	Fiscally responsible city government.
Working Well	Reconciling dictionary. Feel like small Indiana town with all the benefits at IU. Rhino's might not exist in another town. City government is remarkably agreeable to helping out social services. Example: homeless shelter. Works top down into the culture in the city. City is open to opinions and would have input.
Working Well	VIM has met needs and is accepting referrals

Working Well	Grant emergency 33K for one month assistance rent and utilities, grant requires that this money be the last dollar in and this conflicts with the policies of the Trustees
Working Well	County grant helped with emergency rent
Working Well	Stimulus money helped with childcare funding and wiped out waiting list with new vouchers but city kids still have a wait list of 24
Working Well	Donors have remained constant but the size of gifts have been reduced
Working Well	Collective efforts among agencies.
Working Well	None focus on family and community essentially within the Bloomington Housing Authority
Working Well	Good network of physical needs services, i.e. Community Kitchen, Food Bank, Trustee Offices.
Working Well	Agencies that provide basic services work well together without duplicating the services.
Working Well	Hunger relief service working well with delivery of food to and from different organizations
Working Well	Owner occupied rehab and purchase rehab build neighborhoods and build assets for families which can keep them out of poverty and potentially help them live beyond poverty for their lifetime.
Working Well	Homelessness and affordable housing. Within the social services we need consolidated effort to get jobless/homeless back into jobs and from there into stable housing. And we still have no family shelter. Re affordable housing I want to see those with incomes slightly above the median included in any program we develop – for example individuals and couples who are working at university staff lobs and cannot quite afford to buy that first house.
Working Well	Cooperation and coordination between agencies
Working Well	Only issue is Communication
Working Well	Dodds Wylie court partnership with Perry Township. Works because Area 10 doesn't own the building although they maintain it. 8 or the 10 units are on Section 8 and several serve next to 30% of AMI, location is convenience and the first floor units are accessible. Can use twice as many of these kinds of units.
Working Well	Older rental projects are easier to fill because information about vacancy is passed word of mouth
Working Well	Cambridge Square is successful, but must be 62 or disabled
Working Well	State is focusing on relocating nursing home residents back into community based locations
Working Well	Accessibility: funds from United Way , "Handy Man" program client pays for materials, volunteers build
Working Well	Graduation rate has improved. Kids may be able to better see the need for education. Tremendous demand for Broadview adult learning. New Tech is doing well. Enrollment is lower the desired. Fairview – Artful learning there. Twelve other "Artful learning

	centers" in the country.
Working Well	Bus usage that we do have is going well
Working Well	Employment is okay, economy is more stable here, real estate stable…
Working Well	Educational opportunities
Working Well	Food bank is doing well
Working Well	Martha's House provides a lot of services
Working Well	City is safe and civil
Working Well	Impact from rehab
Working Well	Energy reduction/Ever Green
Working Well	HMAL
Working Well	Recognition of public good and willingness to invest in it
Working Well	Not the speediest community who's trying to get things done. Not really on cutting edge because of delay.
Working Well	City and County could work better together.
Working Well	Non-profit cooperates well with each other.
Working Well	Strong youth services. May still have gaps, but what we have is good.
Working Well	Good agencies services for people with disabilities.
Working Well	Volunteerism and financial support is pretty decent. Very caring community.
Working Well	HAND dept code enforcement/inspection
Working Well	Some landlords very willing to work with difficult tenants (relationships work)
Working Well	Section 8 vouchers for veterans
Working Well	Creating opportunities for conversation on local problems
Working Well	Creation of Commission of Sustainability
Working Well	Neighborhood Grants
Working Well	Helping neighborhood to purchase property for residential housing, shelters, etc.
Working Well	Historic preservation key/ good job with funding historic preservation projects
Working Well	Rental inspection program and Title enforcement
Working Well	15% to social service and portions of physical improvement to social service Agencies through CDBG
Working Well	Changes to bus service for the positive
Working Well	Few habitability claim because of having property maintenance code.
Working Well	Ongoing interest in keeping affordable housing in the fore front.
Working Well	HAND providing housing counseling; offering Reverse Mortgage counseling and serving people outside Monroe County.
Working Well	Middle Way • Doc Shredding • Food works • Living Wage

Working Well	Strong Youth Serving Agencies (Prevention)
Working Well	IVY Tech

Working Well	Education
	    • Vital
	    • MCCSC Adult
	    • ESL (ST PAUL'S)
	    • Built Lifelong learning coalition

Working Well	Talented (REL. LOW WAGES +/ -) Flexible workforce
Working Well	Public Library
Working Well	Partnerships / Collaborations RE: Disabled Populations
Working Well	Inclusion
Working Well	The No.6 bus line is dependable, on time.
Working Well	Shalom volunteers & coordination, services to homeless prevention
Working Well	Trinity Church low-barrier shelter (not enough places)
Working Well	Case managers-getting to source of homelessness
Working Well	Collaboration bet not-for-profits, counties and faith-based better linked
Working Well	Support of township trustees for housing issues
Working Well	Bridges program
Working Well	Food bank has met increased need
Working Well	Homeless vets outreach program
Working Well	Collaborations with police and hospital
Working Well	CIT program mentally ill
Working Well	Addressing hunger
Working Well	Cornerstone: 5 yr grant for mental health/substance abuse/HID w/ medical services
Working Well	Stepping stones: kids graduating
Working Well	Collaboration
Working Well	Caring community which gives
Working Well	Good volunteers
Working Well	Good ideas
Working Well	Recognizing the needs within community
Working Well	Childcare is available and goo quality, CASA legal advocacy good
Working Well	Grants for women with children who need secondary education
Working Well	Churches provide emergency funds for utilities
Working Well	Food Pantry 3-5 days work of provisions every 30 days Thursdays
Working Well	Benevolence is 2.4% of budget

VIII.   Conclusions and Recommendations

Information gathered during the 2010-2015 Consolidated Plan process was instrumental in putting together this list of impediments to fair housing in our community. As outlined above, the impediments include available clarifying accessibility requirements during the building permit process, access to emergency housing funds, access to local agency data about affordable housing, affordability of housing, environmental concerns, perception of affordable housing.

Additionally, HAND will continue with its successful education endeavors, such as realtor and landlord workshops, guest spots at associations, attendance for distribution of information at events, etc., in order to educate the general public about fair housing issues. HAND also provides information to the social service agencies who are funded through the department on fair housing issues.

HAND was a founding member of the local Predatory Lending Group. This group includes representatives from HAND, Indiana Legal Services, Momentive Consumer Credit Counseling, local lenders, realtors and appraisers. This group has started an educational campaign, with a grant from State Farm Insurance, regarding predatory lending that includes distribution of brochures, posters and workshops.

In addition to the items mentioned above, HAND will incorporate new ideas from this analysis, including, but not limited to, providing information about transportation programs to those who may not be familiar with them, and providing assistance to the Housing Authority to upgrade their current facilities to help change the perception of affordable housing.